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Glover, J.W

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Net premium and terminal
reserve tables

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Net Premium and Terminal Reserve Tables.

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ENDOWMENT INSURANCE MATURING AT AGE 85.

ILLINOIS RESERVE STANDARD.

PRELIMINARY TERM, TWENTY PAYMENT LIFE ALLOWANCE.

AMERICAN EXPERIENCE, $3\frac{1}{2}$ per cent.

»»»»»»»»

- (a) Net Single Premiums and Annuities Due,
- (b) Net First and Subsequent Annual Premiums and Terminal Reserves, Continuous Premiums.
- (c) Net First and Subsequent Annual Premiums and Terminal Reserves, Twenty Premiums.
- (d) Net First and Subsequent Annual Premiums and Terminal Reserves, Fifteen Premiums.
- (e) Net First and Subsequent Annual Premiums and Terminal Reserves, Ten Premiums.

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Prepared by

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Present Value of Temporary Annuity Due, of One Dollar per Annum, First Payment Immediate and Last Payment at Age 84, and Net Single Premiums per \$1000 Endowment Insurance, Maturing at Age 85, American Experience, Three and One-half Per Cent.

Age	Annuity Due	Single Premium	Age	Annuity Due	Single Premium
15	21.7171	265.61	55	12.7363	569.30
16	21.6071	269.32	56	12.3770	581.46
17	21.4931	273.18	57	12.0141	593.73
18	21.3746	277.19	58	11.6481	606.10
19	21.2520	281.33	59	11.2794	618.57
20	21.1248	285.63	60	10.9089	631.10
21	20.9930	290.09	61	10.5370	643.68
22	20.8566	294.70	62	10.1643	656.28
23	20.7154	299.48	63	9.7915	668.89
24	20.5691	304.43	64	9.4189	681.49
25	20.4176	309.55	65	9.0471	694.06
26	20.2606	314.86	66	8.6770	706.58
27	20.0981	320.35	67	8.3088	719.03
28	19.9299	326.04	68	7.9431	731.39
29	19.7558	331.93	69	7.5803	743.66
30	19.5756	338.02	70	7.2204	755.83
31	19.3891	344.33	71	6.8637	767.90
32	19.1961	350.86	72	6.5093	779.38
33	18.9965	357.61	73	6.1561	791.32
34	18.7901	364.58	74	5.8017	803.31
35	18.5768	371.80	75	5.4435	815.92
36	18.3563	379.26	76	5.0782	828.27
37	18.1285	386.96	77	4.7021	840.99
38	17.8932	394.92	78	4.3104	854.24
39	17.6505	403.12	79	3.8971	868.21
40	17.4001	411.59	80	3.4534	883.22
41	17.1420	420.32	81	2.9681	899.63
42	16.8759	429.32	82	2.4209	918.13
43	16.6017	438.59	83	1.7811	939.77
44	16.3194	448.14	84	1.0000	966.18
45	16.0292	457.95	85		1000.00
46	15.7308	468.04			
47	15.4247	478.39			
48	15.1109	489.00			
49	14.7898	499.86			
50	14.4620	510.95			
51	14.1279	522.25			
52	13.7873	533.74			
53	13.4423	545.43			
54	13.0916	557.29			

American Experience, 3½%

\$1000

Endowment Insurance at 85 .			Continuous Premiums		
Age	Net		Preliminary Term Reserves.		
at	Annual		20 Payment Life Allowance		
Issue.	Premiums		at End of Years Stated.		
	First	Subsequent	1	2	3
15	7.38	12.46	0.00	5.28	10.76
16	7.40	12.71	0.00	5.51	11.22
17	7.43	12.97	0.00	5.74	11.69
18	7.47	13.24	0.00	5.98	12.18
19	7.50	13.52	0.00	6.24	12.70
20	7.54	13.82	0.00	6.50	13.23
21	7.59	14.13	0.00	6.77	13.78
22	7.64	14.46	0.00	7.06	14.37
23	7.69	14.80	0.00	7.37	15.00
24	7.74	15.16	0.00	7.69	15.65
25	7.79	15.54	0.00	8.02	16.32
26	7.86	15.94	0.00	8.37	17.04
27	7.92	16.36	0.00	8.74	17.78
28	7.99	16.80	0.00	9.12	18.56
29	8.06	17.27	0.00	9.53	19.39
30	8.14	17.76	0.00	9.95	20.25
31	8.22	18.28	0.00	10.40	21.15
32	8.32	18.82	0.00	10.86	22.09
33	8.42	19.40	0.00	11.35	23.09
34	8.53	20.01	0.00	11.87	24.14
35	8.64	20.66	0.00	12.41	25.23
36	8.78	21.35	0.00	12.98	26.36
37	8.92	22.07	0.00	13.56	27.56
38	9.09	22.84	0.00	14.19	28.81
39	9.26	23.65	0.00	14.83	30.13
40	9.46	24.52	0.00	15.53	31.52
41	9.67	25.44	0.00	16.24	32.97
42	9.91	26.42	0.00	17.00	34.49
43	10.16	27.46	0.00	17.79	36.07
44	10.46	28.57	0.00	18.61	37.71
45	10.79	29.75	0.00	19.46	39.41
46	11.17	31.01	0.00	20.34	41.16
47	11.59	32.36	0.00	21.25	42.94
48	12.09	33.80	0.00	22.17	44.76
49	12.66	35.33	0.00	23.10	46.62
50	13.32	36.97	0.00	24.07	48.53
51	14.05	38.71	0.00	25.06	50.50
52	14.87	40.58	0.00	26.09	52.52
53	15.78	42.57	0.00	27.13	54.59
54	16.81	44.70	0.00	28.22	56.71
55	17.94	46.98	0.00	29.32	58.89
56	19.21	49.42	0.00	30.46	61.15
57	20.61	52.03	0.00	31.65	63.46
58	22.16	54.84	0.00	32.85	65.83
59	23.88	57.85	0.00	34.09	68.25
60	25.79	61.09	0.00	35.37	70.75
61	27.90	64.57	0.00	36.68	73.34
62	30.23	68.31	0.00	38.05	76.02
63	32.80	72.35	0.00	39.47	78.77
64	35.65	76.71	0.02	40.93	81.63
65	39.42	81.35	0.69	43.09	85.21
66	43.54	86.37	1.42	45.38	88.98
67	48.08	91.80	2.22	47.79	93.00
68	53.09	97.70	3.11	50.43	97.35
69	58.59	104.11	4.11	53.32	102.19
70	64.67	111.11	5.27	56.62	107.82



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American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.
 Issue. 4 5 6 7 8

15	16.44	22.32	28.42	34.73	41.27
16	17.13	23.26	29.61	36.18	42.99
17	17.85	24.24	30.84	37.69	44.77
18	18.60	25.25	32.13	39.26	46.65
19	19.38	26.31	33.48	40.91	48.60
20	20.19	27.41	34.89	42.63	50.64
21	21.05	28.58	36.37	44.43	52.78
22	21.95	29.80	37.92	46.32	55.02
23	22.90	31.08	39.54	48.30	57.37
24	23.89	32.42	41.24	50.37	59.83
25	24.92	33.81	43.02	52.54	62.40
26	26.00	35.28	44.88	54.82	65.08
27	27.14	36.82	46.84	57.19	67.89
28	28.33	38.43	48.88	59.67	70.84
29	29.58	40.12	51.02	62.29	73.92
30	30.89	41.89	53.27	65.02	77.15
31	32.26	43.75	55.62	67.87	80.51
32	33.70	45.69	58.08	70.85	84.03
33	35.21	47.73	60.65	73.93	87.71
34	36.80	49.86	63.34	77.24	91.56
35	38.45	52.09	66.15	80.65	95.53
36	40.18	54.42	69.00	84.22	99.79
37	41.98	56.86	72.18	87.95	104.18
38	43.89	59.42	75.41	91.86	108.76
39	45.83	62.11	78.79	95.94	113.53
40	47.99	64.92	82.32	100.18	118.49
41	50.17	67.85	85.99	104.58	123.61
42	52.46	70.90	89.80	109.14	128.89
43	54.82	74.05	93.73	113.82	134.29
44	57.29	77.32	97.77	118.62	139.83
45	59.82	80.66	101.90	123.51	145.43
46	62.41	84.08	106.12	128.52	151.26
47	65.06	87.56	110.43	133.64	157.14
48	67.75	91.11	114.83	138.84	163.14
49	70.51	94.76	119.32	144.17	169.27
50	73.35	98.50	123.93	149.62	175.53
51	76.26	102.33	128.65	155.19	181.93
52	79.25	106.25	133.48	160.90	188.46
53	82.31	110.26	138.42	166.72	195.13
54	85.45	114.39	143.48	172.68	201.94
55	88.67	118.61	148.66	178.77	208.90
56	91.99	122.95	153.96	185.00	216.01
57	95.39	127.38	159.39	191.33	223.29
58	98.83	131.92	164.95	197.91	230.73
59	102.43	136.59	170.67	204.60	238.35
60	106.11	141.39	176.52	211.46	246.17
61	109.91	146.33	182.55	218.53	254.23
62	113.82	151.42	188.77	225.83	262.58
63	117.85	156.63	195.20	233.41	271.29
64	122.05	162.15	201.92	241.36	280.32
65	127.00	168.44	209.53	250.33	291.02
66	132.23	175.11	217.69	260.15	302.73
67	137.81	182.32	226.70	271.31	316.21
68	143.95	190.41	237.01	284.2	332.15
69	150.91	199.79	249.30	299.57	351.46
70	159.17	211.09	264.02	318.54	375.31

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.
 Issue. 9 10 11 12 13

15	48.04	55.05	62.32	69.84	77.62
16	50.04	57.34	64.90	72.73	80.83
17	52.12	59.72	67.59	75.74	84.17
18	54.29	62.21	70.40	78.88	87.66
19	56.56	64.81	73.34	82.17	91.30
20	58.94	67.52	76.40	85.60	95.11
21	61.42	70.36	79.62	89.19	99.08
22	64.02	73.34	82.98	92.94	103.23
23	66.75	76.46	86.49	96.86	107.58
24	69.60	79.71	90.16	100.96	112.12
25	72.58	83.11	93.99	105.24	116.85
26	75.69	86.67	98.00	109.71	121.78
27	78.96	90.39	102.19	114.37	126.94
28	82.37	94.28	106.56	119.24	132.30
29	85.94	98.34	111.13	124.32	137.91
30	89.67	102.58	115.89	129.62	143.76
31	93.56	107.00	120.87	135.15	149.86
32	97.62	111.63	126.06	140.92	156.20
33	101.88	116.47	131.49	146.94	162.82
34	106.32	121.52	137.14	153.20	169.68
35	110.96	126.77	143.03	159.70	176.80
36	115.80	132.26	149.14	166.45	184.17
37	120.85	137.96	155.49	173.44	191.76
38	126.10	143.88	162.08	180.65	199.58
39	131.56	150.02	168.86	188.06	207.60
40	137.22	156.34	175.83	195.67	215.83
41	143.04	162.84	182.99	203.46	224.24
42	149.01	169.49	190.31	211.43	232.83
43	155.13	176.30	197.79	219.56	241.58
44	161.39	183.27	205.43	227.85	250.49
45	167.77	190.36	213.20	236.27	259.54
46	174.29	197.59	221.12	244.84	268.74
47	180.93	204.94	229.16	253.56	278.08
48	187.68	212.43	237.35	262.41	287.55
49	194.57	220.06	245.69	271.40	297.17
50	201.62	227.85	254.17	280.55	306.94
51	208.80	235.78	262.81	289.85	316.87
52	216.13	243.85	271.59	299.31	326.97
53	223.60	252.08	280.54	308.94	337.21
54	231.22	260.47	289.66	318.72	347.63
55	239.00	269.04	298.94	328.69	358.24
56	246.96	277.77	308.41	338.85	369.05
57	255.07	286.68	318.08	349.22	380.12
58	263.37	295.79	327.96	359.86	391.49
59	271.87	305.13	338.11	370.82	403.30
60	280.60	314.75	348.61	382.24	415.77
61	289.63	324.73	359.59	394.35	429.21
62	299.02	335.20	371.28	407.47	444.06
63	308.90	346.41	384.03	422.07	460.84
64	319.57	358.74	398.33	438.70	480.28
65	331.83	373.09	415.15	458.47	503.59
66	345.79	389.68	434.89	481.97	531.64
67	362.09	409.35	458.55	510.46	566.19
68	381.63	433.14	487.49	545.84	609.66
69	405.49	462.49	523.68	590.62	666.09
70	435.20	499.50	569.84	649.14	741.87

American Experience, 3½%

\$1000

Endowment Insurance at 85.		Continuous Premiums			
Age	Preliminary Term Reserves, 20 Payment Life				
at	Allowance, at End of Years Stated.				
Issue.	14	15	16	17	18
15	85.68	94.02	102.65	111.59	120.83
16	89.21	97.89	106.87	116.16	125.76
17	92.89	101.92	111.23	120.91	130.89
18	96.74	106.13	115.84	125.88	136.26
19	100.75	110.52	120.32	131.06	141.84
20	104.93	115.09	125.60	136.45	147.66
21	109.31	119.88	130.80	142.08	153.72
22	113.88	124.88	136.24	147.95	160.04
23	118.66	130.09	141.89	154.07	166.61
24	123.64	135.52	147.79	160.43	173.47
25	128.83	141.19	153.92	167.06	180.59
26	134.24	147.08	160.33	173.97	188.01
27	139.89	153.24	167.00	181.16	195.72
28	145.77	159.65	173.94	188.63	203.74
29	151.92	166.34	181.16	196.41	212.04
30	158.32	173.29	188.63	204.46	220.65
31	164.93	180.52	196.47	212.81	229.54
32	171.91	188.02	204.54	221.44	238.70
33	179.11	195.81	212.89	230.34	248.12
34	186.57	203.86	221.50	239.49	257.79
35	194.29	212.15	230.35	248.83	267.70
36	202.25	220.63	239.41	258.40	277.85
37	210.45	229.44	248.75	268.25	288.20
38	218.94	238.42	258.29	278.42	298.78
39	227.43	247.62	268.03	288.83	309.54
40	236.29	257.01	277.97	299.45	320.50
41	245.39	266.59	288.09	309.78	331.62
42	254.48	276.34	298.53	320.39	342.91
43	263.82	286.25	309.33	331.51	354.33
44	273.32	296.32	319.44	342.64	365.89
45	282.97	306.53	330.17	353.93	377.56
46	292.77	316.88	341.01	365.21	389.37
47	302.69	327.35	352.03	376.69	401.29
48	312.75	337.96	363.15	388.39	413.32
49	322.95	348.72	374.42	400.02	425.47
50	333.31	359.63	385.83	411.89	437.77
51	343.83	370.68	397.38	423.91	450.22
52	354.50	381.89	409.10	436.09	462.86
53	365.33	393.27	420.93	448.47	475.72
54	376.34	404.83	433.03	461.10	488.92
55	387.55	416.62	445.45	474.03	502.62
56	399.00	428.70	458.19	487.59	517.09
57	410.75	441.17	471.49	501.92	532.67
58	422.90	454.22	485.64	517.40	549.78
59	435.63	468.17	501.00	534.49	568.97
60	449.40	483.39	518.05	553.76	590.93
61	464.45	500.38	537.40	575.93	613.59
62	481.36	519.78	559.78	601.99	647.30
63	500.78	542.37	583.25	633.35	681.83
64	523.53	569.25	618.29	671.94	732.41
65	551.28	602.28	653.17	721.99	794.87
66	584.93	643.29	702.05	785.94	872.82
67	637.13	703.89	777.26	874.33	1000.00
68	681.62	765.76	843.49	1000.00	
69	754.64	862.07	1000.00		
70	853.07	1000.00			

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85.		Continuous Premiums			
Age	Preliminary Term Reserves, 20	Payment Life			
at	Allowance, at End of Years Stated.				
Issue.	19	20	21	22	23
15	130.37	140.25	150.45	161.00	171.88
16	135.68	145.94	156.54	167.49	178.78
17	141.21	151.87	162.88	174.23	185.95
18	146.97	158.04	169.46	181.25	193.39
19	152.98	164.46	176.32	188.54	201.14
20	159.22	171.15	183.44	196.12	209.18
21	165.73	178.10	190.86	204.01	217.54
22	172.50	185.35	198.58	212.21	226.22
23	179.55	192.83	206.61	220.72	235.22
24	186.89	200.72	214.93	229.55	244.54
25	194.53	208.85	223.58	238.63	254.17
26	202.45	217.30	232.53	248.11	264.12
27	210.69	226.05	241.80	257.91	274.36
28	219.23	235.11	251.37	267.96	284.87
29	228.07	244.48	261.22	278.29	295.66
30	237.21	254.12	271.35	288.89	306.71
31	246.62	264.02	281.74	299.74	318.01
32	256.29	274.19	292.38	310.84	329.54
33	266.22	284.61	303.27	322.18	341.31
34	276.40	295.27	314.40	333.74	353.28
35	286.81	306.16	325.74	345.51	365.44
36	297.44	317.26	337.28	357.47	377.81
37	308.29	328.57	349.02	369.62	390.33
38	319.34	340.07	360.96	381.95	403.02
39	330.58	351.76	373.06	394.43	415.85
40	342.00	363.62	385.31	407.05	428.80
41	353.58	375.62	397.70	419.80	441.87
42	365.31	387.76	410.21	432.66	455.05
43	377.16	400.01	422.84	445.62	468.30
44	389.15	412.39	435.58	458.68	481.65
45	401.25	424.88	448.41	471.81	495.06
46	413.47	437.46	461.33	485.04	508.56
47	425.78	450.15	474.35	498.36	522.17
48	438.21	462.94	487.47	511.80	535.92
49	450.76	475.85	500.73	525.40	549.90
50	463.45	488.92	514.18	539.26	564.26
51	476.32	502.20	527.89	553.51	579.22
52	489.40	515.76	542.04	568.40	595.05
53	502.78	529.77	556.84	584.20	612.10
54	516.65	544.48	572.60	601.28	630.82
55	531.25	560.19	589.70	620.10	651.74
56	546.91	577.31	608.62	641.22	675.62
57	564.03	596.32	629.95	665.43	703.52
58	583.13	617.86	654.50	693.83	736.86
59	604.88	642.76	683.43	727.92	778.08
60	630.15	672.26	718.32	770.24	830.97
61	660.24	707.99	761.82	824.77	901.62
62	696.87	752.75	818.10	897.87	1000.00
63	742.97	810.90	893.83	1000.00	
64	803.13	889.47	1000.00		
65	884.83	1000.00			
66	1000.00				

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85.		Continuous Premiums			
Age	Preliminary Term Reserves, 20 Payment Life				
at	Allowance, at End of Years Stated.				
Issue.	24	25	26	27	28
15	183.12	194.71	206.65	218.97	231.66
16	190.43	202.44	214.82	227.58	240.71
17	198.02	210.47	223.30	236.51	250.08
18	205.91	218.81	232.10	245.76	259.80
19	214.11	227.48	241.22	255.34	269.83
20	222.63	236.45	250.67	265.25	280.19
21	231.46	245.76	260.44	275.49	290.88
22	240.62	255.40	270.55	286.05	301.87
23	250.10	265.36	280.97	296.91	313.15
24	259.91	275.63	291.69	308.05	324.71
25	270.02	286.20	302.69	319.48	336.53
26	280.43	297.06	313.97	331.17	348.62
27	291.12	308.18	325.52	343.12	360.94
28	302.09	319.58	337.33	355.31	373.50
29	313.31	331.23	349.38	367.73	386.27
30	324.80	343.12	361.65	380.37	399.25
31	336.51	355.24	374.14	393.21	412.41
32	348.46	367.56	386.83	406.23	425.74
33	360.62	380.10	399.71	419.44	439.23
34	372.98	392.82	412.77	432.79	452.85
35	385.53	405.71	425.97	446.28	466.59
36	398.25	418.76	439.32	459.89	480.44
37	411.12	431.95	452.78	473.61	494.38
38	424.14	445.26	466.37	487.43	508.40
39	437.28	458.69	480.05	501.33	522.49
40	450.54	472.23	493.82	515.30	536.63
41	463.90	485.84	507.65	529.32	550.82
42	477.35	499.52	521.55	543.40	565.08
43	490.86	513.27	535.51	557.56	579.42
44	504.46	527.10	549.54	571.80	593.91
45	518.13	541.00	563.68	586.20	608.66
46	531.89	555.02	577.99	600.90	623.87
47	545.78	569.23	592.61	616.06	639.76
48	559.88	583.76	607.72	631.94	656.64
49	574.33	598.83	623.60	648.86	674.87
50	589.34	614.70	640.55	667.18	694.90
51	605.20	631.69	658.97	687.38	717.35
52	622.22	650.20	679.34	710.09	743.09
53	640.83	670.75	702.32	736.21	773.28
54	661.57	694.02	728.85	766.96	809.92
55	685.13	720.98	760.19	804.40	856.10
56	712.55	752.95	798.49	851.75	916.76
57	745.19	792.16	847.09	914.15	1000.00
58	785.37	842.09	911.34	1000.00	
59	836.73	908.33	1000.00		
60	905.10	1000.00			
61	1000.00				

American Experience, 3½%

\$1000

Endowment Insurance at 85.		Continuous Premiums			
Age	Preliminary Term Reserves, 20 Payment Life	at Allowance, at End of Years Stated.			
Issue.	29	30	31	32	33
15	244.72	258.15	271.96	286.13	300.65
16	254.22	268.10	282.34	296.94	311.88
17	264.04	278.36	293.04	308.07	323.40
18	274.20	288.96	304.07	319.50	335.22
19	284.68	299.83	315.40	331.22	347.32
20	295.49	311.10	327.02	343.22	359.68
21	306.60	322.62	338.92	355.49	372.31
22	318.00	334.42	351.10	368.03	385.13
23	329.63	346.48	363.53	380.80	398.27
24	341.63	358.81	376.21	393.81	411.58
25	353.84	371.37	389.11	407.02	425.09
26	366.29	384.17	402.23	420.44	438.78
27	378.98	397.19	415.55	434.05	452.64
28	391.87	410.40	429.06	447.81	466.64
29	404.97	423.80	442.73	461.73	480.77
30	418.26	437.37	456.55	475.77	495.00
31	431.71	451.09	470.50	489.92	509.33
32	445.32	464.94	484.56	504.18	523.75
33	459.06	478.90	498.73	518.52	538.22
34	472.92	492.98	512.99	532.92	552.73
35	486.89	507.14	527.30	547.36	567.28
36	500.94	521.36	541.67	561.85	581.86
37	515.07	535.64	556.08	576.36	596.47
38	529.26	549.93	570.54	590.92	611.14
39	543.50	564.35	585.04	605.54	625.90
40	557.80	578.79	599.60	620.27	640.88
41	572.14	593.29	614.28	635.21	656.21
42	586.57	607.91	629.19	650.54	672.11
43	601.13	622.78	644.49	666.44	688.82
44	615.95	638.05	660.40	683.19	706.66
45	631.19	653.96	677.18	701.09	725.99
46	647.09	670.77	695.16	720.56	747.35
47	663.94	688.83	714.75	742.10	771.46
48	682.07	708.56	736.50	766.50	799.32
49	701.95	730.53	761.21	794.77	832.60
50	724.16	755.56	789.91	828.64	873.93
51	749.53	784.73	824.42	870.82	927.47
52	779.20	819.90	867.50	925.61	1000.00
53	815.08	863.95	923.62	1000.00	
54	860.16	921.48	1000.00		
55	919.20	1000.00			
56	1000.00				

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.
 Issue. 34 35 36 37 38

15	315.51	330.68	346.15	361.89	377.88
16	327.13	342.68	358.50	374.58	390.89
17	339.04	354.94	371.11	387.52	404.14
18	351.22	367.48	383.98	400.70	417.61
19	363.67	380.28	397.09	414.10	431.23
20	376.38	393.31	410.43	427.71	445.15
21	389.34	406.57	423.97	441.52	459.19
22	402.52	420.04	437.71	455.50	473.39
23	415.92	433.71	451.63	469.65	487.73
24	429.51	447.56	465.71	483.93	502.18
25	443.28	461.57	479.93	498.32	516.72
26	457.22	475.72	494.27	512.82	531.36
27	471.30	490.00	508.71	527.40	546.05
28	485.50	504.37	523.23	542.05	560.79
29	499.81	518.85	537.84	556.75	575.55
30	514.22	533.39	552.48	571.47	590.33
31	528.70	547.98	567.16	586.21	605.11
32	543.23	562.61	581.86	600.96	619.91
33	557.81	577.27	596.58	615.73	634.72
34	572.42	591.95	611.32	630.53	649.60
35	587.05	606.65	626.09	645.39	664.63
36	601.71	621.39	640.93	660.42	679.97
37	616.41	636.21	655.96	675.76	695.78
38	631.21	651.23	671.30	691.60	712.29
39	646.21	666.57	687.16	708.15	729.77
40	661.55	682.45	703.75	725.70	748.55
41	677.44	699.08	721.37	744.58	769.07
42	694.11	716.77	740.37	765.26	791.98
43	711.87	735.88	761.20	788.39	818.13
44	731.09	756.83	784.55	814.83	848.97
45	752.26	780.47	811.32	846.10	886.78
46	776.11	807.58	843.05	884.53	935.17
47	803.58	839.79	882.13	933.82	1000.00
48	836.31	879.57	932.39	1000.00	
49	876.84	930.85	1000.00		
50	929.22	1000.00			
51	1000.00				

16 1000.00
 15 1000.00 953.72

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.

Issue.	39	40	41	42	43
15	394.11	410.55	427.18	443.98	460.92
16	407.42	424.14	441.03	458.05	475.21
17	420.95	437.93	455.05	472.30	489.63
18	434.68	451.91	469.25	486.69	504.19
19	448.61	466.06	483.60	501.20	518.85
20	462.71	480.36	498.07	515.82	533.59
21	476.96	494.79	512.66	530.54	548.40
22	491.35	509.34	527.33	545.32	563.27
23	505.85	523.97	542.09	560.16	578.16
24	520.44	538.69	556.90	575.03	593.06
25	535.11	553.46	571.73	589.90	607.95
26	549.85	568.27	586.59	604.79	622.84
27	564.63	583.10	601.45	619.65	637.71
28	579.42	597.94	616.30	634.51	652.57
29	594.23	612.77	631.15	649.38	667.48
30	609.04	627.60	646.00	664.28	682.50
31	623.86	642.45	660.90	679.31	697.77
32	638.69	657.34	675.94	694.59	713.45
33	653.58	672.38	691.24	710.30	729.74
34	668.62	687.69	706.97	726.64	746.89
35	683.94	703.45	723.35	743.84	765.18
36	699.73	719.87	740.63	762.23	785.03
37	716.19	737.22	759.11	782.20	807.00
38	733.60	755.79	779.21	804.34	831.84
39	752.28	776.03	801.53	829.42	860.87
40	772.66	798.54	826.85	858.77	896.10
41	795.36	824.12	856.55	894.46	940.74
42	821.22	854.18	892.72	939.77	1000.00
43	851.65	890.86	938.72	1000.00	
44	888.88	937.61	1000.00		
45	936.43	1000.00			
46	1000.00				

21					1000.00
20				1000.00	952.37
19			1000.00	952.66	915.69
18		1000.00	952.95	916.19	886.08
17	1000.00	953.22	916.67	886.74	861.14
16	953.47	917.13	887.36	861.91	839.32
15	917.57	887.96	862.63	840.17	819.64

American Experience, 3½%

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.
 Issue. 44 45 46 47 48

15	477.98	495.13	512.34	529.59	546.84
16	492.45	509.75	527.09	544.44	561.77
17	507.03	524.47	541.91	559.34	576.74
18	521.72	539.27	556.80	574.29	591.71
19	536.50	554.13	571.73	589.25	606.68
20	551.33	569.04	586.67	604.21	621.63
21	566.22	583.97	601.62	619.16	636.55
22	581.13	598.91	616.56	634.08	651.45
23	596.05	613.83	631.47	648.97	666.31
24	610.97	628.74	646.36	663.84	681.19
25	625.86	643.62	661.23	678.72	696.16
26	640.74	658.49	676.12	693.70	711.33
27	655.61	673.39	691.11	708.90	726.87
28	670.51	688.39	706.33	724.46	742.95
29	685.52	703.63	721.92	740.58	759.80
30	700.73	719.25	738.09	757.49	777.69
31	716.43	735.45	755.05	775.46	796.99
32	732.67	752.48	773.10	794.85	818.21
33	749.76	770.61	792.60	816.21	842.04
34	767.97	790.22	814.10	840.23	869.68
35	787.70	811.87	838.31	868.11	902.97
36	809.50	836.28	866.46	901.75	944.84
37	834.12	864.70	900.46	944.11	1000.00
38	862.84	899.09	943.34	1000.00	
39	897.64	942.53	1000.00		
40	941.66	1000.00			
41	1000.00				

26					1000.00
25				1000.00	950.64
24			1000.00	951.02	912.77
23		1000.00	951.38	913.41	882.30
22	1000.00	951.73	914.02	883.13	856.72
21	952.05	914.60	883.93	857.69	834.42
20	915.16	884.68	858.62	835.50	814.36
19	885.40	859.50	836.52	815.52	795.96
18	860.34	837.50	816.62	797.18	778.75
17	838.43	817.68	798.34	780.02	762.42
16	818.68	799.45	781.23	763.73	746.73
15	800.51	782.38	764.97	748.07	731.49

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Continuous Premiums
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.
 Issue. 49 50 51 52 53

15	564.09	581.29	598.42	615.46	632.39
16	579.07	596.29	613.42	630.43	647.31
17	594.05	611.28	628.39	645.36	662.20
18	609.03	626.24	643.31	660.25	677.03
19	623.99	641.17	658.20	675.09	691.86
20	638.91	656.06	673.05	689.93	706.76
21	653.81	670.91	687.90	704.84	721.83
22	668.67	685.77	702.83	719.93	737.23
23	683.54	700.71	717.94	735.36	753.11
24	698.49	715.85	733.39	751.28	769.71
25	713.65	731.33	749.35	767.92	787.25
26	729.15	747.33	766.05	785.53	806.10
27	745.20	764.07	783.72	804.46	826.72
28	761.99	781.82	802.74	825.19	849.76
29	779.81	800.92	823.59	848.38	876.33
30	799.01	821.89	846.92	875.14	908.14
31	820.10	845.38	873.88	907.22	947.91
32	843.76	872.56	906.24	947.36	1000.00
33	871.16	905.21	946.78	1000.00	
34	904.12	946.17	1000.00		
35	945.52	1000.00			
36	1000.00				

31					1000.00
30				1000.00	948.42
29			1000.00	948.92	909.01
28		1000.00	949.38	909.84	877.46
27	1000.00	949.82	910.63	878.53	851.07
26	950.24	911.38	879.54	852.32	828.17
25	912.09	880.51	853.51	829.55	807.65
24	881.43	854.63	830.86	809.13	788.89
23	855.70	832.11	810.54	790.45	771.40
22	833.29	811.87	791.93	773.02	754.86
21	813.15	793.33	774.55	756.52	739.00
20	794.68	776.02	758.10	740.70	723.64
19	777.42	759.61	742.32	725.36	708.59
18	761.05	743.86	727.00	710.33	693.71
17	745.33	728.57	711.99	695.46	678.89
16	730.07	713.58	697.14	680.66	664.06
15	715.09	698.74	682.34	665.83	649.18

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85.

Twenty Premiums

Age Net Preliminary Term Reserves,
at Annual 20 Payment Life Allowance,
Issue. Premiums at End of Years Stated.

First Subsequent 1 2 3

15	7.41	20.20	0.04	13.39	27.28
16	7.44	20.49	0.04	13.67	27.85
17	7.47	20.80	0.04	13.96	28.43
18	7.51	21.12	0.05	14.26	29.04
19	7.55	21.46	0.05	14.57	29.66
20	7.59	21.80	0.05	14.83	30.30
21	7.64	22.16	0.05	15.21	30.97
22	7.69	22.54	0.05	15.55	31.66
23	7.74	22.92	0.06	15.90	32.38
24	7.80	23.33	0.06	16.27	33.12
25	7.85	23.74	0.06	16.64	33.88
26	7.92	24.18	0.07	17.04	34.68
27	7.98	24.63	0.07	17.44	35.50
28	8.05	25.10	0.07	17.86	36.34
29	8.13	25.59	0.07	18.29	37.22
30	8.22	26.10	0.08	18.74	38.13
31	8.30	26.63	0.08	19.20	39.06
32	8.40	27.18	0.08	19.67	40.01
33	8.51	27.76	0.09	20.17	41.02
34	8.62	28.36	0.09	20.68	42.05
35	8.74	28.98	0.10	21.20	43.11
36	8.88	29.64	0.10	21.75	44.20
37	9.02	30.33	0.11	22.30	45.32
38	9.20	31.05	0.11	22.88	46.48
39	9.37	31.80	0.12	23.47	47.67
40	9.58	32.59	0.12	24.09	48.92
41	9.79	33.42	0.13	24.73	50.20
42	10.03	34.30	0.13	25.39	51.51
43	10.30	35.23	0.14	26.06	52.86
44	10.60	36.20	0.15	26.76	54.23
45	10.94	37.24	0.16	27.46	55.63
46	11.33	38.33	0.17	28.18	57.04
47	11.76	39.49	0.17	28.91	58.45
48	12.26	40.72	0.18	29.62	59.85
49	12.85	42.03	0.20	30.34	61.25
50	13.51	43.42	0.21	31.06	62.66
51	14.26	44.89	0.22	31.79	64.09
52	15.09	46.47	0.23	32.54	65.51
53	16.02	48.15	0.25	33.28	66.95
54	17.06	49.95	0.27	34.03	68.39
55	18.21	51.87	0.29	34.79	69.84
56	19.50	53.93	0.31	35.56	71.32
57	20.93	56.14	0.33	36.35	72.81
58	22.50	58.52	0.36	37.14	74.30
59	24.25	61.08	0.39	37.94	75.80
60	26.19	63.84	0.42	38.75	77.31
61	28.34	66.82	0.46	39.58	78.86
62	30.71	70.03	0.51	40.44	80.43
63	33.32	73.51	0.56	41.31	82.00
64	36.21	77.27	0.62	42.19	83.59
65	39.42	81.35	0.69	43.09	85.21

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Twenty Premiums.
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.

Issue.	4	5	6	7	8
15	41.74	56.78	72.43	88.71	105.05
16	42.60	57.95	73.92	90.53	107.81
17	43.50	59.16	75.45	92.40	110.04
18	44.42	60.41	77.04	94.35	112.35
19	45.36	61.69	78.68	96.36	114.74
20	46.34	63.02	80.33	98.43	117.21
21	47.36	64.41	82.14	100.53	119.77
22	48.42	65.84	83.96	102.81	122.41
23	49.51	67.32	85.85	105.11	125.15
24	50.64	68.83	87.80	107.49	127.93
25	51.81	70.44	89.81	109.95	130.80
26	53.01	72.07	91.89	112.50	133.91
27	54.26	73.77	94.05	115.11	137.01
28	55.55	75.52	96.26	117.82	140.23
29	56.89	77.32	98.55	120.62	143.54
30	58.23	79.13	100.92	123.50	146.95
31	59.63	81.11	103.35	126.46	150.46
32	61.15	83.08	105.87	129.51	154.07
33	62.66	85.13	108.45	132.63	157.73
34	64.23	87.24	111.12	135.89	161.51
35	65.83	89.40	113.85	139.22	165.53
36	67.43	91.62	116.67	142.64	169.53
37	69.18	93.92	119.57	146.16	173.72
38	70.94	96.29	122.53	149.73	177.93
39	72.75	98.73	125.63	153.49	182.32
40	74.63	101.24	128.79	157.29	186.77
41	76.55	103.82	132.01	161.16	191.23
42	78.53	106.45	135.30	165.09	195.83
43	80.54	109.12	138.63	169.05	200.40
44	82.59	111.84	141.93	173.02	204.99
45	84.66	114.56	145.33	176.99	209.56
46	86.74	117.29	148.69	180.96	214.13
47	88.81	120.00	152.02	184.90	218.66
48	90.87	122.70	155.35	188.82	223.15
49	92.94	125.40	158.66	192.72	227.61
50	95.01	128.11	161.93	196.59	232.03
51	97.09	130.81	165.26	200.45	236.42
52	99.17	133.51	168.54	204.28	240.76
53	101.25	136.20	171.81	208.03	245.05
54	103.35	138.91	175.07	211.86	249.28
55	105.46	141.61	178.32	215.59	253.46
56	107.53	144.32	181.55	219.29	257.59
57	109.70	147.02	184.76	222.96	261.65
58	111.82	149.70	187.95	226.58	265.61
59	113.95	152.39	191.12	230.13	269.48
60	116.09	155.03	194.25	233.63	273.25
61	118.26	157.76	197.35	237.06	276.92
62	120.43	160.43	200.43	240.43	280.49
63	122.60	163.10	203.47	243.74	283.97
64	124.79	165.75	206.49	247.02	287.42
65	127.00	168.44	209.53	250.33	291.02

American Experience, 3½%

\$1000

Endowment Insurance at 85.		Twenty Premiums.			
Age	Preliminary Term Reserves, 20	Payment Life			
at	Allowance, at End of	Years Stated.			
Issue.	9	10	11	12	13
15	123.27	141.62	160.71	180.57	201.25
16	125.79	144.51	163.98	184.24	205.34
17	128.39	147.49	167.36	188.04	209.55
18	131.09	150.57	170.86	191.96	213.92
19	133.87	153.77	174.47	196.01	218.43
20	136.74	157.06	178.20	200.20	223.09
21	139.72	160.47	182.07	204.53	227.90
22	142.80	164.01	186.07	209.01	232.87
23	145.98	167.66	190.19	213.63	238.01
24	149.27	171.42	194.45	218.40	243.31
25	152.66	175.30	198.84	223.32	248.77
26	156.17	179.31	203.37	228.39	254.40
27	159.79	183.45	208.05	233.61	260.19
28	163.51	187.71	212.86	238.99	266.14
29	167.36	192.10	217.81	244.52	272.27
30	171.31	196.61	222.90	250.20	278.58
31	175.38	201.25	228.13	256.05	285.05
32	179.56	206.03	233.51	262.05	291.69
33	183.86	210.94	239.04	268.21	298.49
34	188.29	215.98	244.71	274.53	305.45
35	192.84	221.15	250.52	280.98	312.56
36	197.50	226.45	256.46	287.57	319.80
37	202.28	231.87	262.52	294.27	327.14
38	207.17	237.40	268.70	301.07	334.57
39	212.16	243.03	274.95	307.95	342.07
40	217.24	248.73	281.27	314.88	349.63
41	222.37	254.48	287.62	321.84	357.20
42	227.54	260.25	294.00	328.82	364.79
43	232.72	266.03	300.37	335.79	372.35
44	237.91	271.81	306.74	342.73	379.87
45	243.08	277.56	313.06	349.62	387.32
46	248.22	283.27	319.32	356.44	394.70
47	253.32	288.92	325.51	363.17	401.97
48	258.36	294.50	331.62	369.80	409.12
49	263.36	300.02	337.65	376.32	416.12
50	268.30	305.46	343.57	382.70	422.98
51	273.19	310.82	349.37	388.95	429.67
52	278.01	316.08	355.06	395.04	436.18
53	282.74	321.24	360.61	400.98	442.47
54	287.40	326.29	366.03	406.72	448.55
55	291.99	331.23	371.28	412.27	454.38
56	296.48	336.03	376.35	417.59	459.94
57	300.86	340.68	381.23	422.66	465.20
58	305.11	345.15	385.87	427.45	470.13
59	309.22	349.43	390.27	431.94	474.74
60	313.18	353.52	394.43	436.16	479.09
61	316.99	357.41	398.36	440.19	483.32
62	320.67	361.15	402.19	444.19	487.63
63	324.26	364.86	406.09	448.38	492.24
64	327.91	368.75	410.31	453.03	497.45
65	331.83	373.09	415.15	458.47	503.59

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Twenty Premiums.
 Age Preliminary Term Reserves, 20 Payment Life
 at Allowance, at End of Years Stated.

Issue.	14	15	16	17	18
15	222.78	245.18	268.50	292.78	318.07
16	227.29	250.14	273.92	298.69	324.46
17	231.95	255.26	279.53	304.78	331.07
18	236.77	260.56	285.31	311.03	337.91
19	241.76	266.03	291.29	317.59	344.96
20	246.90	271.68	297.47	324.31	352.24
21	252.21	277.52	303.84	331.24	359.75
22	257.71	283.54	310.42	338.39	367.49
23	263.37	289.76	317.20	345.76	375.47
24	269.22	296.16	324.19	353.35	383.69
25	275.23	302.76	331.38	361.16	392.15
26	281.44	309.55	338.79	369.20	400.85
27	287.81	316.54	346.41	377.48	409.79
28	294.38	323.72	354.24	385.97	418.97
29	301.12	331.11	362.28	394.69	428.38
30	308.06	338.69	370.53	403.61	438.01
31	315.17	346.46	378.97	412.75	447.84
32	322.46	354.42	387.60	422.07	457.87
33	329.92	362.55	396.41	431.56	468.06
34	337.54	370.84	405.37	441.21	478.41
35	345.31	379.26	414.46	450.98	488.90
36	353.19	387.80	423.67	460.88	499.51
37	361.18	396.43	432.97	470.87	510.22
38	369.25	405.15	442.35	480.94	521.01
39	377.38	413.93	451.79	491.07	531.86
40	385.56	422.74	461.27	501.23	542.75
41	393.75	431.57	470.75	511.39	553.65
42	401.95	440.39	480.22	521.55	564.54
43	410.11	449.17	489.65	531.67	575.40
44	418.22	457.90	499.01	541.71	586.19
45	426.26	466.53	508.28	551.66	596.89
46	434.21	475.06	517.43	561.49	607.49
47	442.02	483.45	526.42	571.17	617.94
48	449.69	491.67	535.26	580.68	628.23
49	457.20	499.73	543.90	589.98	638.32
50	464.54	507.58	552.32	599.07	648.21
51	471.69	515.21	560.50	607.90	657.85
52	478.62	522.60	568.42	616.46	667.25
53	485.30	529.71	576.04	624.74	676.37
54	491.73	536.53	583.35	632.69	685.23
55	497.86	543.03	590.33	640.33	693.86
56	503.69	549.19	596.95	647.69	702.31
57	509.16	554.98	603.26	654.81	710.65
58	514.29	560.45	609.31	661.78	718.99
59	519.12	565.68	615.22	668.71	727.45
60	523.75	570.81	621.10	675.74	736.17
61	528.35	575.98	627.15	683.05	745.34
62	533.11	581.43	633.57	690.87	755.30
63	538.31	587.41	640.63	699.55	766.36
64	544.22	594.22	648.72	709.42	779.21
65	551.18	602.28	658.17	721.19	794.87

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85. Twenty Premiums.

Age Preliminary Term Reserves, 20 Payment Life
at Allowance, at End of Years Stated.

Issue. 19 20

15	344.39	371.80
16	351.30	379.26
17	358.45	386.96
18	365.83	394.92
19	373.46	403.12
20	381.32	411.59
21	389.43	420.32
22	397.78	429.32
23	406.40	438.59
24	415.26	448.14
25	424.39	457.95
26	433.77	468.04
27	443.41	478.39
28	453.29	489.00
29	463.41	499.86
30	473.76	510.95
31	484.32	522.25
32	495.07	533.74
33	505.99	545.43
34	517.07	557.29
35	528.31	569.30
36	539.66	581.46
37	551.13	593.73
38	562.68	606.10
39	574.30	618.57
40	585.98	631.10
41	597.68	643.68
42	609.38	656.28
43	621.05	668.89
44	632.68	681.49
45	644.25	694.06
46	655.73	706.58
47	667.08	719.03
48	678.30	731.39
49	689.36	743.66
50	700.24	755.83
51	710.94	767.90
52	721.43	779.88
53	731.73	791.82
54	741.88	803.81
55	751.94	815.92
56	761.99	828.27
57	772.13	840.99
58	782.47	854.24
59	793.16	868.21
60	804.37	883.22
61	816.40	899.63
62	829.60	918.13
63	844.62	939.77
64	862.50	966.18
65	884.83	1000.00

American Experience, 3½%

\$1000

Age at Issue.	Endowment Insurance at 85. Net Annual Premiums		Fifteen Premiums. Preliminary Term Reserves, 20 Payment Life Allowance, at End of Years Stated.		
	First	Subsequent	1	2	3
15	11.75	24.53	4.56	22.62	41.43
16	11.84	24.89	4.63	23.04	42.20
17	11.93	25.26	4.69	23.46	42.99
18	12.03	25.65	4.76	23.89	43.81
19	12.14	26.05	4.83	24.35	44.65
20	12.25	26.46	4.91	24.81	45.52
21	12.37	26.89	4.99	25.29	46.42
22	12.50	27.34	5.07	25.79	47.36
23	12.62	27.80	5.15	26.31	48.33
24	12.76	28.28	5.23	26.84	49.33
25	12.89	28.78	5.32	27.39	50.36
26	13.04	29.30	5.41	27.96	51.43
27	13.19	29.84	5.50	28.55	52.53
28	13.35	30.40	5.60	29.16	53.67
29	13.52	30.98	5.70	29.79	54.85
30	13.70	31.58	5.80	30.44	56.07
31	13.88	32.21	5.90	31.11	57.31
32	14.07	32.86	6.01	31.79	58.59
33	14.28	33.53	6.12	32.50	59.93
34	14.50	34.23	6.23	33.23	61.30
35	14.72	34.97	6.34	33.97	62.70
36	14.96	35.73	6.46	34.74	64.13
37	15.21	36.52	6.57	35.52	65.60
38	15.49	37.34	6.69	36.33	67.11
39	15.77	38.20	6.80	37.15	68.67
40	16.09	39.10	6.92	38.00	70.26
41	16.40	40.03	7.04	38.87	71.90
42	16.75	41.01	7.15	39.75	73.56
43	17.11	42.04	7.27	40.65	75.26
44	17.52	43.12	7.38	41.57	76.97
45	17.94	44.24	7.49	42.48	78.70
46	18.43	45.43	7.60	43.40	80.44
47	18.95	46.68	7.70	44.32	82.15
48	19.52	47.98	7.80	45.22	83.84
49	20.18	49.36	7.88	46.10	85.51
50	20.90	50.81	7.96	46.97	87.15
51	21.70	52.33	8.03	47.82	88.78
52	22.56	53.94	8.09	48.66	90.37
53	23.51	55.64	8.13	49.46	91.92
54	24.55	57.43	8.15	50.24	93.42
55	25.68	59.34	8.16	50.99	94.87
56	26.93	61.36	8.15	51.71	96.29
57	28.29	63.51	8.12	52.40	97.65
58	29.77	65.80	8.06	53.04	98.94
59	31.41	68.25	7.99	53.64	100.17
60	33.21	70.87	7.89	54.20	101.32
61	35.19	73.67	7.77	54.71	102.41
62	37.37	76.69	7.62	55.19	103.43
63	39.74	79.93	7.44	55.60	104.33
64	42.35	83.42	7.22	55.93	105.11
65	45.24	87.18	6.98	56.20	105.79
66	48.41	91.24	6.69	56.40	106.33
67	51.90	95.63	6.38	56.51	106.76
68	55.77	100.37	6.03	56.58	107.09
69	60.00	105.52	5.66	56.59	107.39
70	64.67	111.11	5.27	56.62	107.82

American Experience, 3½%

\$1000

Endowment Insurance at 85.			Fifteen Premiums.		
Age	Preliminary Term Reserves, 20 Payment Life				
at	Allowance, at End of Years Stated.				
Issue.	4	5	6	7	8
15	61.02	81.41	102.64	124.75	147.77
16	62.15	82.93	104.56	127.08	150.53
17	63.33	84.50	106.54	129.48	153.33
18	64.54	86.12	108.58	131.97	156.33
19	65.79	87.79	110.70	134.55	159.39
20	67.08	89.52	112.89	137.21	162.54
21	68.42	91.32	115.16	139.97	165.81
22	69.81	93.18	117.50	142.83	169.19
23	71.25	95.10	119.93	145.78	172.68
24	72.73	97.09	122.44	148.82	176.30
25	74.26	99.14	125.02	151.97	180.03
26	75.85	101.25	127.70	155.23	183.88
27	77.48	103.45	130.47	158.58	187.85
28	79.17	105.71	133.32	162.05	191.95
29	80.92	108.04	136.26	165.62	196.18
30	82.72	110.44	139.29	169.31	200.54
31	84.57	112.92	142.42	173.10	205.01
32	86.48	115.47	145.63	176.99	209.62
33	88.45	118.10	148.94	181.00	214.35
34	90.47	120.80	152.34	185.12	219.22
35	92.54	123.57	155.81	189.34	224.20
36	94.67	126.40	159.39	193.68	229.33
37	96.85	129.32	163.06	198.13	234.57
38	99.09	132.32	166.83	202.68	239.94
39	101.39	135.39	170.68	207.35	245.42
40	103.76	138.53	174.63	212.10	251.00
41	106.17	141.74	178.64	216.93	256.66
42	108.64	145.00	182.72	221.83	262.37
43	111.13	148.31	186.84	226.75	268.12
44	113.66	151.65	190.98	231.70	273.87
45	116.19	154.98	195.10	236.63	279.61
46	118.72	158.30	199.22	241.54	285.34
47	121.23	161.59	203.29	246.41	291.01
48	123.70	164.84	207.32	251.22	296.61
49	126.14	168.06	211.31	255.97	302.14
50	128.56	171.23	215.23	260.65	307.59
51	130.93	174.35	219.08	265.24	312.93
52	133.26	177.40	222.85	269.73	318.14
53	135.53	180.37	226.53	274.10	323.21
54	137.74	183.27	230.09	278.33	328.11
55	139.83	186.07	233.54	282.40	332.82
56	141.95	188.77	236.84	286.30	337.33
57	143.94	191.36	240.00	290.03	341.63
58	145.84	193.81	243.00	293.56	345.68
59	147.63	196.15	245.84	296.86	349.45
60	149.34	198.35	248.48	299.92	352.94
61	150.94	200.39	250.91	302.72	356.03
62	152.41	202.24	253.10	305.20	358.83
63	153.72	203.89	255.01	307.34	361.22
64	154.86	205.29	256.61	309.10	363.17
65	155.82	206.46	257.91	310.52	364.73
66	156.61	207.38	258.93	311.67	366.19
67	157.22	208.11	259.79	312.76	367.64
68	157.74	208.81	260.73	314.05	369.42
69	158.30	209.69	262.03	315.65	371.86
70	159.17	211.09	264.02	318.54	375.31

American Experience, 3½%

\$1000

Endowment Insurance at 85.	Fifteen Premiums.				
Age	Preliminary Term Reserves, 20 Payment Life				
at	Allowance, at End of Years Stated.				
Issue.	9	10	11	12	13
15	171.74	196.70	222.71	249.79	278.00
16	174.94	200.38	226.87	254.45	283.20
17	178.26	204.18	231.17	259.28	288.56
18	181.70	208.11	235.62	264.27	294.11
19	185.24	212.18	240.22	269.43	299.86
20	188.92	216.38	244.98	274.77	305.80
21	192.71	220.73	249.90	280.29	311.94
22	196.64	225.23	254.99	285.99	318.28
23	200.70	229.88	260.25	291.88	324.83
24	204.90	234.67	265.68	297.97	331.60
25	209.23	239.63	271.29	304.25	338.58
26	213.70	244.75	277.07	310.73	345.78
27	218.31	250.02	283.04	317.41	353.20
28	223.07	255.47	289.18	324.29	360.84
29	227.98	261.07	295.51	331.37	368.72
30	233.02	266.84	302.03	338.67	376.82
31	238.22	272.77	308.73	346.16	385.15
32	243.55	278.87	315.62	353.83	393.70
33	249.04	285.14	322.70	361.79	402.48
34	254.68	291.57	329.96	369.90	411.43
35	260.46	298.17	337.40	378.20	420.68
36	266.39	304.93	345.00	386.69	430.07
37	272.45	311.83	352.77	395.35	439.63
38	278.65	318.87	360.68	404.15	449.35
39	284.96	326.04	368.72	413.07	459.20
40	291.38	333.31	376.85	422.11	469.18
41	297.88	340.65	385.07	431.23	479.25
42	304.42	348.05	393.34	440.42	489.40
43	310.99	355.47	401.65	449.65	499.60
44	317.53	362.91	409.93	458.90	509.84
45	324.16	370.34	418.29	468.15	520.09
46	330.70	377.74	426.58	477.33	530.33
47	337.19	385.07	434.80	486.55	540.53
48	343.61	392.33	442.95	495.65	550.67
49	349.94	399.50	451.00	504.65	560.72
50	356.17	406.56	458.93	513.53	570.66
51	362.28	413.47	466.70	522.25	580.46
52	368.24	420.22	474.30	530.80	590.09
53	374.03	426.77	481.70	539.15	599.53
54	379.62	433.11	488.86	547.25	608.75
55	385.00	439.21	495.76	555.08	617.71
56	390.16	445.05	502.38	562.62	626.39
57	395.04	450.58	508.67	569.83	634.77
58	399.63	455.79	514.60	576.69	642.83
59	403.92	460.64	520.16	583.16	650.56
60	407.84	465.10	525.29	589.23	657.98
61	411.38	469.12	529.99	594.92	665.15
62	414.49	472.69	534.27	600.29	672.13
63	417.15	475.83	538.18	605.40	679.02
64	419.41	478.62	541.83	610.36	685.93
65	421.38	481.21	545.38	615.34	693.01
66	423.24	483.77	548.99	620.49	700.44
67	425.24	486.57	552.91	626.06	708.55
68	427.68	489.89	557.45	632.42	717.66
69	430.88	494.05	562.99	639.88	728.42
70	435.20	499.50	569.34	649.14	741.87

American Experience, 3½%

\$1000

Endowment Insurance at 85.		Fifteen Premiums.
Age	Preliminary Term Reserves, 20 Payment Life	
at	Allowance, at End of Years Stated.	
Issue.	14	15
15	307.40	338.02
16	313.14	344.33
17	319.07	350.86
18	325.21	357.61
19	331.56	364.58
20	338.12	371.80
21	344.90	379.26
22	351.92	386.96
23	359.16	394.92
24	366.63	403.12
25	374.34	411.59
26	382.29	420.32
27	390.48	429.32
28	398.92	438.59
29	407.61	448.14
30	416.55	457.95
31	425.74	468.04
32	435.18	478.39
33	444.86	489.00
34	454.77	499.86
35	464.90	510.95
36	475.22	522.25
37	485.73	533.74
38	496.40	545.43
39	507.23	557.29
40	518.19	569.30
41	529.27	581.46
42	540.44	593.73
43	551.69	606.10
44	562.99	618.57
45	574.32	631.10
46	585.67	643.68
47	597.00	656.28
48	608.29	668.89
49	619.53	681.49
50	630.68	694.03
51	641.73	706.58
52	652.64	719.03
53	663.39	731.39
54	673.96	743.66
55	684.33	755.83
56	694.47	767.90
57	704.39	779.88
58	714.08	791.82
59	723.58	803.81
60	732.94	815.93
61	742.25	828.27
62	751.59	840.99
63	761.07	854.24
64	770.82	868.21
65	781.04	883.22
66	791.98	899.63
67	804.00	918.13
68	817.76	939.77
69	834.25	966.18
70	855.07	1000.00

American Experience, $3\frac{1}{2}\%$

\$1000

Endowment Insurance at 85.			Ten Premiums.		
Age at Issue.	Net Annual Premiums		Preliminary Term Reserves, 20 Payment Life Allowance, at End of Years Stated.		
	First	Subsequent	1	2	3
15	20.62	33.41	13.82	41.54	70.42
16	20.84	33.89	14.02	42.22	71.60
17	21.06	34.39	14.22	42.92	72.82
18	21.30	34.92	14.43	43.65	74.08
19	21.55	35.46	14.65	44.40	75.39
20	21.80	36.02	14.88	45.17	76.73
21	22.07	36.60	15.11	45.97	78.12
22	22.35	37.20	15.35	46.80	79.57
23	22.64	37.82	15.60	47.66	81.07
24	22.94	38.47	15.86	48.56	82.62
25	23.25	39.14	16.13	49.47	84.21
26	23.58	39.84	16.40	50.43	85.87
27	23.91	40.56	16.69	51.41	87.57
28	24.26	41.31	16.98	52.42	89.33
29	24.63	42.08	17.29	53.47	91.16
30	25.00	42.88	17.60	54.55	93.04
31	25.39	43.72	17.92	55.67	94.98
32	25.80	44.58	18.25	56.81	96.97
33	26.23	45.48	18.59	58.00	99.04
34	26.67	46.41	18.94	59.22	101.16
35	27.12	47.37	19.30	60.47	103.34
36	27.61	48.37	19.67	61.76	105.57
37	28.11	49.41	20.04	63.07	107.86
38	28.64	50.49	20.42	64.42	110.21
39	29.18	51.60	20.81	65.80	112.63
40	29.75	52.76	21.20	67.21	115.10
41	30.33	53.96	21.60	68.66	117.63
42	30.95	55.21	22.00	70.14	120.21
43	31.58	56.51	22.41	71.63	122.83
44	32.27	57.86	22.81	73.15	125.49
45	32.97	59.27	23.22	74.68	128.18
46	33.73	60.74	23.63	76.23	130.89
47	34.53	62.26	24.03	77.78	133.59
48	35.39	63.85	24.43	79.30	136.26
49	36.33	65.51	24.82	80.81	138.92
50	37.32	67.22	25.19	82.31	141.55
51	38.38	69.01	25.55	83.77	144.16
52	39.50	70.88	25.89	85.21	146.71
53	40.69	72.82	26.21	86.60	149.20
54	41.96	74.84	26.49	87.94	151.62
55	43.30	76.96	26.75	89.22	153.95
56	44.74	79.17	26.96	90.44	156.19
57	46.27	81.49	27.13	91.59	158.32
58	47.89	83.92	27.26	92.64	160.32
59	49.64	86.47	27.33	93.59	162.17
60	51.51	89.17	27.35	94.44	163.87
61	53.53	92.01	27.31	95.18	165.41
62	55.69	95.01	27.20	95.80	166.77
63	58.02	98.21	27.02	96.29	167.91
64	60.53	101.60	26.77	96.61	168.82
65	63.28	105.22	26.43	96.77	169.49
66	66.25	109.07	25.99	96.75	169.86
67	69.46	113.19	25.46	96.52	169.92
68	72.97	117.58	24.81	96.07	169.65
69	76.75	122.28	24.04	95.36	169.03
70	80.87	127.31	23.14	94.44	168.18

American Experience, 3½%

\$1000

Endowment Insurance at 85.

Ten Premiums.

Age Preliminary Term Reserves, 20 Payment Life
at Allowance, at End of Years Stated.

Issue.	4	5	6	7	8
15	100.51	131.87	164.54	198.58	234.05
16	102.21	134.11	167.34	201.97	238.05
17	103.97	136.43	170.24	205.47	242.19
18	105.79	138.82	173.24	209.10	246.48
19	107.67	141.30	176.34	212.86	250.92
20	109.61	143.86	179.56	216.75	255.51
21	111.62	146.52	182.88	220.78	260.27
22	113.71	149.27	186.33	224.94	265.19
23	115.86	152.12	189.89	229.25	270.27
24	118.09	155.06	193.57	233.71	275.54
25	120.40	158.10	197.38	238.32	280.98
26	122.78	161.24	201.32	243.08	286.60
27	125.24	164.49	205.39	248.00	292.40
28	127.79	167.85	209.58	253.07	298.41
29	130.42	171.31	213.92	258.32	304.60
30	133.13	174.88	218.40	263.73	310.99
31	135.92	178.57	223.01	269.32	317.57
32	138.80	182.37	227.77	275.06	324.35
33	141.77	186.29	232.66	280.93	331.34
34	144.83	190.32	237.70	287.07	338.53
35	147.97	194.45	242.83	293.33	345.93
36	151.19	198.70	248.20	299.77	353.53
37	154.50	203.07	253.66	306.39	361.33
38	157.90	207.55	259.28	313.17	369.34
39	161.38	212.15	265.02	320.12	377.53
40	164.95	216.85	270.91	327.22	385.91
41	168.60	221.66	276.91	334.46	394.45
42	172.32	226.55	283.02	341.84	403.13
43	176.10	231.53	289.23	349.31	411.93
44	179.93	236.57	295.51	356.88	420.85
45	183.80	241.64	301.83	364.50	429.83
46	187.69	246.74	308.18	372.17	438.89
47	191.56	251.83	314.54	379.86	448.00
48	195.42	256.91	320.90	387.57	457.14
49	199.26	261.98	327.24	395.26	466.28
50	203.07	267.00	333.55	402.93	475.42
51	206.83	271.98	339.80	410.55	484.52
52	210.54	276.89	345.98	418.10	493.57
53	214.16	281.70	352.06	425.55	502.54
54	217.69	286.41	358.03	432.88	511.39
55	221.12	290.99	363.84	440.06	520.10
56	224.43	295.42	369.49	447.06	528.65
57	227.58	299.66	374.93	453.85	537.00
58	230.56	303.70	380.14	460.41	545.12
59	233.36	307.52	385.11	466.69	552.99
60	235.96	311.10	389.79	472.67	560.56
61	238.34	314.40	394.15	478.31	567.81
62	240.47	317.39	398.16	483.53	574.71
63	242.32	320.04	401.78	488.45	581.23
64	243.86	322.31	404.97	492.86	587.35
65	245.06	324.17	407.70	496.82	593.10
66	245.89	325.57	409.93	500.32	598.53
67	246.29	326.49	411.68	503.42	603.70
68	246.28	326.97	413.05	506.23	608.71
69	245.90	327.12	414.14	508.85	613.69
70	245.33	327.12	415.14	511.46	618.79

American Experience, 3½%

\$1000

Endowment Insurance at 85.

Ten Premiums.

Age Preliminary Term Reserves, 20 Payment Life
at Allowance, at End of Years Stated.

Issue.	9	10
15	271.02	309.55
16	275.66	314.86
17	280.46	320.35
18	285.44	326.04
19	290.58	331.93
20	295.91	338.02
21	301.43	344.33
22	307.13	350.86
23	313.03	357.61
24	319.14	364.58
25	325.44	371.80
26	331.96	379.26
27	338.70	386.96
28	345.65	394.92
29	352.84	403.12
30	360.24	411.59
31	367.87	420.32
32	375.74	429.32
33	383.84	438.59
34	392.18	448.14
35	400.76	457.95
36	409.58	468.04
37	418.63	478.39
38	427.91	489.00
39	437.40	499.86
40	447.10	510.95
41	456.98	522.25
42	467.03	533.74
43	477.23	545.43
44	487.57	557.29
45	498.02	569.30
46	508.57	581.46
47	519.19	593.73
48	529.87	606.10
49	540.60	618.57
50	551.34	631.10
51	562.09	643.68
52	572.80	656.28
53	583.46	668.89
54	594.04	681.49
55	604.53	694.06
56	614.89	706.58
57	625.09	719.03
58	635.11	731.39
59	644.92	743.66
60	654.50	755.83
61	663.82	767.90
62	672.88	779.88
63	681.67	791.82
64	690.22	803.81
65	698.59	815.92
66	706.85	828.27
67	715.09	840.99
68	723.41	854.24
69	731.96	868.21
70	740.90	883.22

Pressboard
Pamphlet
Binder
Gaylord Bros., Inc.
Makers
Syracuse, N. Y.
PAT. JAN. 21, 1908

UNIVERSITY OF ILLINOIS-URBANA
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NET PREMIUM AND TERMINAL RESERVE TABLES



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